

Dear Ryan White HIV/AIDS Program Colleagues:

The Affordable Care Act (ACA) will benefit People Living with HIV/AIDS (PLWH) in many ways. These benefits include: (1) prohibiting insurers from denying coverage to individuals with pre-existing conditions; (2) stopping insurance companies from dropping coverage just because someone who got sick made a mistake on their application; (3) ending lifetime dollar limits on coverage and phasing out annual limits on essential health benefits by 2014; (4) requiring coverage for inpatient services and other essential health benefit categories; and (5) considering payments from the AIDS Drug Assistance Program (ADAP) as true out-of-pocket expense under Medicare Part D Program. When key parts of the health care law take effect in 2014, there will be a new way for individuals, families, and small business owners to get health coverage through the Health Insurance Marketplace, also known as the Affordable Insurance Exchange.

The HIV/AIDS Bureau recognizes that outreach to and enrollment of Ryan White HIV/AIDS Program (RWHAP) clients into health insurance coverage is critical to ensure that clients fully benefit from the new coverage opportunities created by the health care law. RWHAP grantees and planning bodies are encouraged to review their Fiscal Year 2013 HIV service priorities, allocations, contracts and budgets and consider utilization of RWHAP resources to support Affordable Care Act related outreach and enrollment activities. The attached table highlights RWHAP service categories by Part that can be used to support outreach, benefits counseling and enrollment activities of RWHAP clients into private health insurance plans through the Health Insurance Marketplace and into Medicaid in their jurisdiction.

As more PLWH gain access to health care coverage, it is important to remember that the RWHAP will continue to be the payer of last resort. Grantees and subgrantees must ensure proper use of RWHAP funds and comply with the statutory requirement that RWHAP funds may not be used for any item or service "for which payment has been made or can reasonably be expected to be made by another payment source."

Thank you for your continued commitment to RWHAP clients and your efforts to ensure eligible individuals learn about and enroll in new coverage opportunities. If you have additional questions, please contact your project officer.

Sincerely,

Laura W. Cheever, M.D., Sc.M. Acting Associate Administrator

Attachment: Ryan White and Affordable Care Act Outreach, Enrollment and Benefits Counseling